

NWL[®] New Frontiers could be a great alternative to a MYGA



Meet Emilia



Emilia is 60 years old and is preparing to retire from her job as a paralegal



She has \$100,000 in a bank deposit account but would like to learn more about other products that offer more opportunity for growth



With inflation on the rise, Emilia's primary objectives are protection from downside risk and opportunity for growth



Her financial advisor presents her with two different options

Emilia's Two Options

OPTION 1

Place \$100,000 in a six-year Multi-Year Guaranteed Annuity (MYGA)

Key assumptions

- 6 year term
- 4.60% interest rate each year for 6 years
- 4.60% is a hypothetical rate based on the average rate of five highly rated MYGAs, pulled from annuityratewatch.com, as of 9/26/22

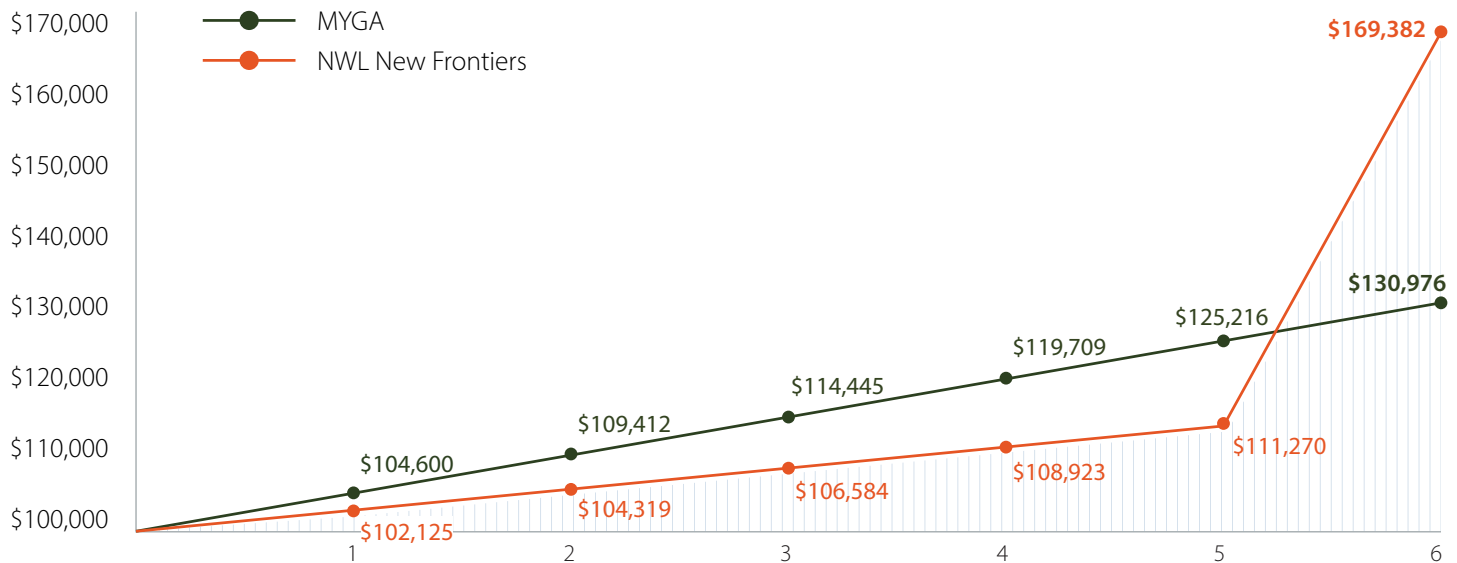
OPTION 2

Purchase NWL New Frontiers Fixed Indexed Annuity and allocate her \$100,000 into two underlying strategies

*Key assumptions**

- \$50,000 is allocated to the J.P. Morgan Factor FocusSM Six Year Strategy with a 250% Participation Rate and a 1% Performance Trigger Rate
- \$50,000 is allocated to NWL New Frontiers Fixed Interest Rate Strategy earning a rate of 3.25%

Comparing Emilia's Options



Results

OPTION 1

Place \$100,000 in a six-year MYGA

At the end of 6 years, Emilia's original \$100,000 single premium would grow to **\$130,976**

OPTION 2

Purchase NWL New Frontiers Fixed Indexed Annuity and allocate \$100,000 into two underlying strategies

At the end of 6 years, Emilia's funds in the NWL New Frontiers FIA would grow to **\$169,382**

This equates to an annual return of

4.60%

This middle point performance scenario equates to an annual return of

9.18%¹

- High point performance from seven six-year periods resulted in a 10.51% annual return²
- Low point performance from seven six-year periods resulted in a 7.83% annual return³

¹Results are based on seven backcasted six year periods beginning on 12/31/2009, with the final six year period beginning on 12/31/2015. High point and low point performance does not represent the maximum or minimum returns possible, and only refer to the maximum and minimum returns within these seven backcasted six year periods. Middle point results for the NWL New Frontiers FIA are based on the backcasted hypothetical performance of the J.P. Morgan Factor FocusSM Index from 12/31/2010 – 12/31/2016.

The practical solution: NWL New Frontiers

Total account value = Initial Premium + Fixed account growth + J.P. Morgan Factor FocusSM Six-Year PTP with Participation Rate growth + Performance Trigger Interest Credit

Additional features of NWL New Frontiers

- Earn 1% performance trigger in years 1–5 whenever the index value is equal to or greater than the beginning index value**
- Proprietary access to multiple J.P. Morgan Factor Focus index strategies, available exclusively with NWL New Frontiers
- Earn up to 5.5% commission (6 year strategy: 5.50% for issue ages 0–75; 4.40% for issue ages 76–80; 3.30% for issue ages 81–85)

Find out more about NWL New Frontiers features and commission.

Contact the NWL Sales Desk at 1-800-760-3434, or email SalesDesk@nwlic.com

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*Rates are guaranteed for the initial option term period, and are subject to change for future option term periods subject to minimum guarantees. The initial fixed interest rate is guaranteed for one year. The minimum fixed interest rate for future years is 0.10%. The years 1–5 performance trigger rate and participation rate are guaranteed for the initial 6-year option term period. Guarantees after the initial 6-year option term period are 0.10% for the performance trigger rate and 10% for the participation rate. Assumes no withdrawals are taken.

**Annual Performance Trigger is applied to the initial premium, less any early withdrawals. Performance Trigger rate is guaranteed for the first Six-Year Option Term Period only. Only available on the Six-Year contract term with Six-Year Strategy.

²High point results for the NWL New Frontiers FIA are based on the backcasted hypothetical performance of the J.P. Morgan Factor FocusSM Index from 12/31/2011 – 12/31/2017.

³Low point results for the NWL New Frontiers FIA are based on the backcasted hypothetical performance of the J.P. Morgan Factor FocusSM Index from 12/31/2014 – 12/31/2020.

The J.P. Morgan Factor FocusSM Index

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